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COMBINED DECLARATION AND POWER OF ATTORNEY FOR JOINT INVENTORS

 As below named joint inventors, we hereby declare that our addresses and citizenship are as stated below next to our names. We believe we are the original and first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

"CARD TRANSACTION SETTLEMENT METHOD IN POINT-OF-SALES SYSTEMS"

	the	specification	or which:						
	[X]	is attache	d or						
	[]	was filed			as Serial No				
in	We hereby state that we have reviewed and understand the contents of the above-identified specification including the claims, as amended by any amendment specifically referred to above.								
	We acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.F. 1.56.								
C	[X] We hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate or §365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by us on the same subject matter having a filing date before that of the application(s) of which priority is claimed:								
		that of the a	bbncanon(s)	Or willow					
	Country	that of the ap	Application Sarial No.	OI WINGE	Date of Filing (day, ma., yr.)	Prior und	rity Claimed or 35 U.S.C. §	119	
			Application	or winds	Date of Filing	Prior unds	35 U.S.C. §	119 []No	
	Country epublic of		Application Social No.	or willow	Date of Filing (day, mo., yr.)	undi	735 U.S.C. §		
			Application Social No.	or willed	Date of Filing (day, mo., yr.)	unds [X] Y	735 V.S.C. § 'es 'es	[]No	
Ro		We hereby application America, a insofar as a application acknowled Regulation	Application Sarial No. 98-14406 98-14406 claim the (8), § 365(c) and § 119(e) he subject mate (8) in the mate	benefit un) of any Un after of eac muer provice to disclose ch became	Date of Filing (day, mo., yr.)	States Cod plication de al application application in the for Title 3	ras U.S.C. § fes	[]No []No []No of any United the United States Locie, §] 37. Code of]	e p 12,
Re	[X]	We hereby application America, a insofar as a application acknowled Regulation	Application Sarial No. 98-14406 98-14406 v claim the (8), § 365(c) ne subject me (8) in the man ge the duty s, § 1.56 whi	benefit un) of any Un after of eac muer provice to disclose ch became	Date of Filing (day, mo, yr.) April 22, 1998 ader Title 35, United PCT international aprited States provisions the of the claims of this ded by the first paragrage material information available between the	States Cod plication de al application application in the for Title 3	res U.S.C. § res res res res res res res re	[]No []No []No of any United the United States Locie, §] 37. Code of]	w a e pr 12, red

6. We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.



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7. As named inventors, we hereby appoint the practitioners at Customer Number 27267:





to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

- 8. Please send all correspondence to the above-mentioned Customer Number.
- 9. [X] As named inventors, we hereby appoint the attorneys listed in paragraph 7 as our domestic representatives for the invention identified in paragraph 1 with full power of substitution and revocation, to transact all business in the U.S. Patent and Trademark Office and in the U.S. courts in connection therewith. They also designated as domestic representative on whom process or notice of proceedings affecting the application or patents issuing therefrom may be served.
- 10. [X] We hereby authorize the U.S. attorneys named in paragraph 7 to accept and follow instruction from Ji-Wu International Patent & Law Firm—as to any actions to be taken in the U.S. Patent and Trademark Office regarding this application without direct communication between the U.S. attorneys and us. In the event of a change in the persons from whom instructions may be taken, we will notify the U.S. attorneys.
- 11. Inventor Information:

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Inventor's Signature: Kan Haller	
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Korea	

This is the end of the listing of inventors.

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